



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Goldgerg, et al.

Docket No.: BARR0011

Serial No. : 10/761,686

Art Unit: 3624

Filed: 1/20/2004

Examiner: Unknown

Title: Method and Apparatus for an Incomplete Information
Model of Credit Risk

Date: June 30, 2004

Commissioner of Patents
P.O. Box 1450
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ASSOCIATE POWER OF ATTORNEY

Sir:

The undersigned attorney of record in the subject patent application hereby grants an Associate Power of Attorney to the following to prosecute this application and to transact all business in the Patent Office connected therewith.

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